

In re:  
Michael L Torrence, Sr.  
Nicole S Torrence  
Debtors

Case No. 19-17154-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Dec 04, 2024

User: admin  
Form ID: 234

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Michael L Torrence, Sr., Nicole S Torrence, 1420 N. Felton Street, Philadelphia, PA 19151-3805

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2024 at the address(es) listed below:

Name	Email Address
DAVID M. OFFEN	on behalf of Debtor Michael L Torrence Sr. dmo160west@gmail.com, davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DAVID M. OFFEN	on behalf of Joint Debtor Nicole S Torrence dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor Pennsylvania Housing Finance Agency bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
LEON P. HALLER	on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com

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dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com

MARY JACQUELINE LARKIN

on behalf of Creditor Forge Credit Union mjllarkin@vaughanmclean.com gkerns@vaughanmclean.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Michael L Torrence, Sr. and Nicole S  
Torrence

Debtor(s)

Case No:19-17154-pmm  
Chapter: 13

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***NOTICE OF TERMINATION OF WAGE ORDER***

NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed a notice indicating that all plan payments have been made.
2. Pursuant to the Amended Standing Order of this Court, Misc. No. 22-03003, any wage order entered in this case has been **TERMINATED** and the employer shall cease wage withholding **EFFECTIVE IMMEDIATELY** upon receipt of notice of the termination of the wage order.
3. Pursuant to the Standing Order, **the Debtor(s) counsel must serve this Notice on the employer FORTHWITH.**

For The Court

Timothy McGrath,  
Clerk of Court

Date: 12/4/24